



Annual Enrollment Insurance Carrier Webinar **Medical Networks**

September 16, 2022

3:30 p.m. CT

Follow us:

www.Facebook.com/ParTNersforHealthTN

www.Twitter.com/ParTNerHealthTN

Insurance Carrier Webinar Series

All attendees have been muted – if you have a question, type it into the chat box – to **Everyone**

- **Chat** - found at the bottom right of the screen
- Specific individual benefits or benefits processing questions, please email:
benefits.info@tn.gov



Today's Presenters

- Amy Jordan, BlueCross BlueShield
- Sharon Tansil, Cigna
- Benefits Administration staff available to answer questions

2023

STATE GROUP INSURANCE PROGRAM ANNUAL ENROLLMENT



2023 STATE GROUP INSURANCE PROGRAM
ANNUAL ENROLLMENT

It's Time to Choose Your 2023 Health Plan

- › BlueCross and you
- › Overview of your network options
- › Money-saving vs larger network choices
- › Benefits available and nice extras
- › When to sign up





Who We Are

BlueCross BlueShield of Tennessee is a not-for-profit organization right here in Tennessee.



We're in communities across the state.

Because we're Tennesseans just like you, we know what it means to serve Tennessee -- something we've done for more than 75 years.



But we're more than just health insurance.

We understand the importance of giving back and supporting the communities we serve. We support your well-being with one-on-one help at every stage of life.

You Have Two BlueCross Network Choices

Blue Network SSM gives you the same high-quality, cost-saving network of providers you've trusted for years.

But if you need even more doctors and hospitals in your network, Blue Network PSM might work better for you.

Network S and P



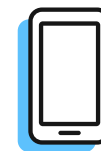
Network S

A wide network that saves you money

Network P

Our broadest network that includes more facilities

Let's Find the BlueCross Network That Works Best for You



Get in Touch

We're here if you need help. Just give us a call at **1-800-558-6213**, 7 a.m. to 5 p.m. CT, Monday–Friday.

Or log in at **bcbst.com/tn_state** to chat with us.

1 Make a list.

If you regularly use certain doctors or hospitals, make a list of them so you can see which networks they're in.

2 Check Network S.

If your list of doctors and hospitals are in Network S this may be the best network for you, and it costs less than Network P.

3 Check Network P.

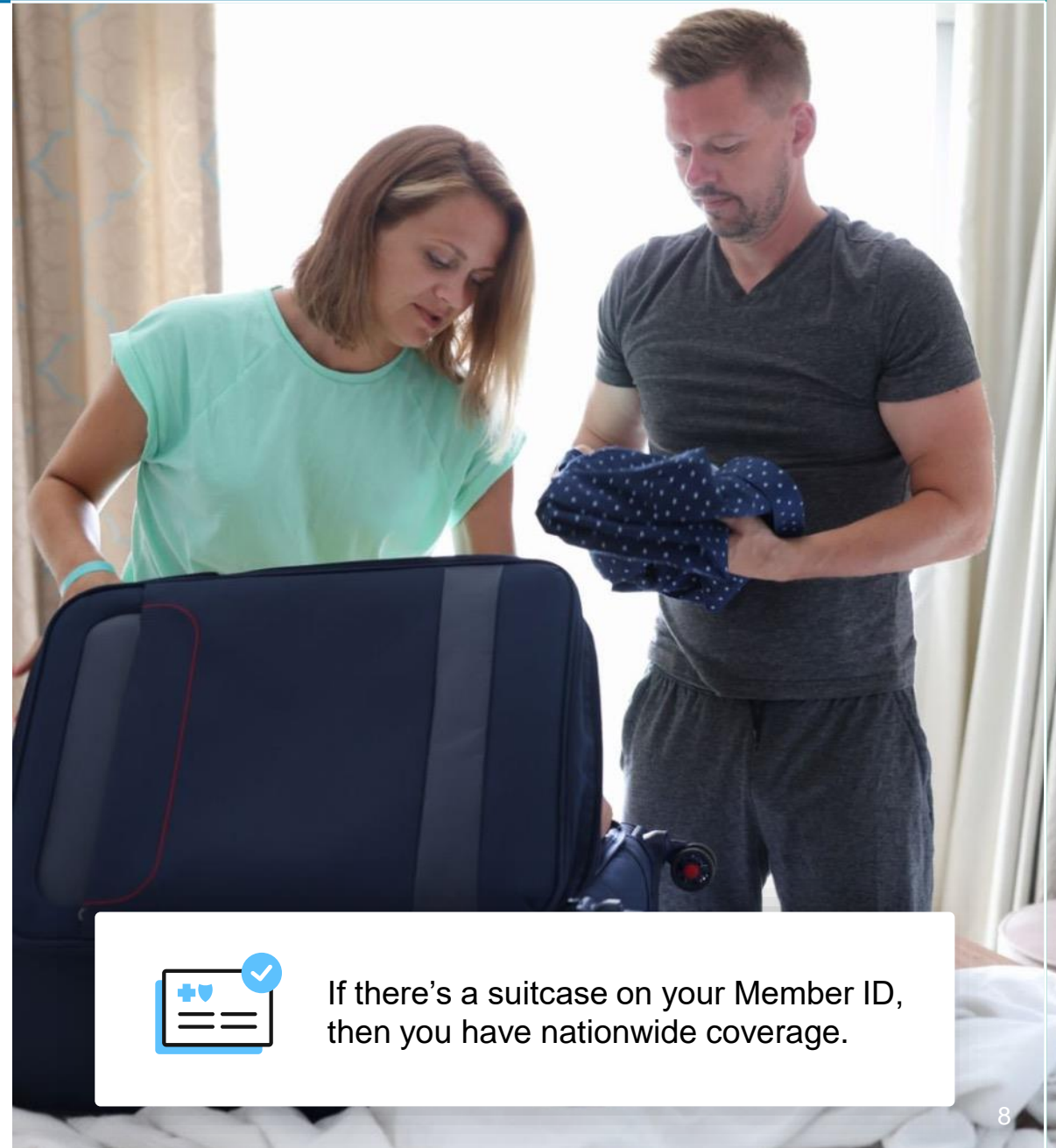
If your preferred doctors and hospitals are not in Network S, then check to see if they are in Network P. Network P premiums cost more than Network S, so you have to decide if it is worth it to see those providers.

Care Nationwide and Across the Globe

With our BlueCross BlueShield Global[®] Core program, you have:

- › Access to 1.7M+ unique in-network providers globally
- › Global coverage in 190 countries and territories

Visit **bcbsglobalcore.com** to learn more.



If there's a suitcase on your Member ID, then you have nationwide coverage.

PREFERRED PROVIDERS

Key Advantages of Using In-Network Providers



Greater level of health care benefits



Fewer out-of-pocket expenses



No claims paperwork



Greater provider knowledge of plan requirements



Revamped telehealth benefit for convenient care



Significant savings for both you and your employer

Using Out-of-Network Providers

- › Out-of-network providers do not have a contract with BlueCross
- › This means you may pay the difference between what they charge and the Maximum Allowable Charge (the most the plan will pay based on BlueCross contracts with network providers)
- › You are also responsible for requesting prior authorization when using out-of-network and out-of-Tennessee providers

Benefits and Beyond

- › High-quality providers and hospitals
- › We're right here to help guide you through care decisions and how to use your benefits
- › Access to Blue Distinction Specialty Care Centers of Excellence, for high-level, cost-effective specialized care

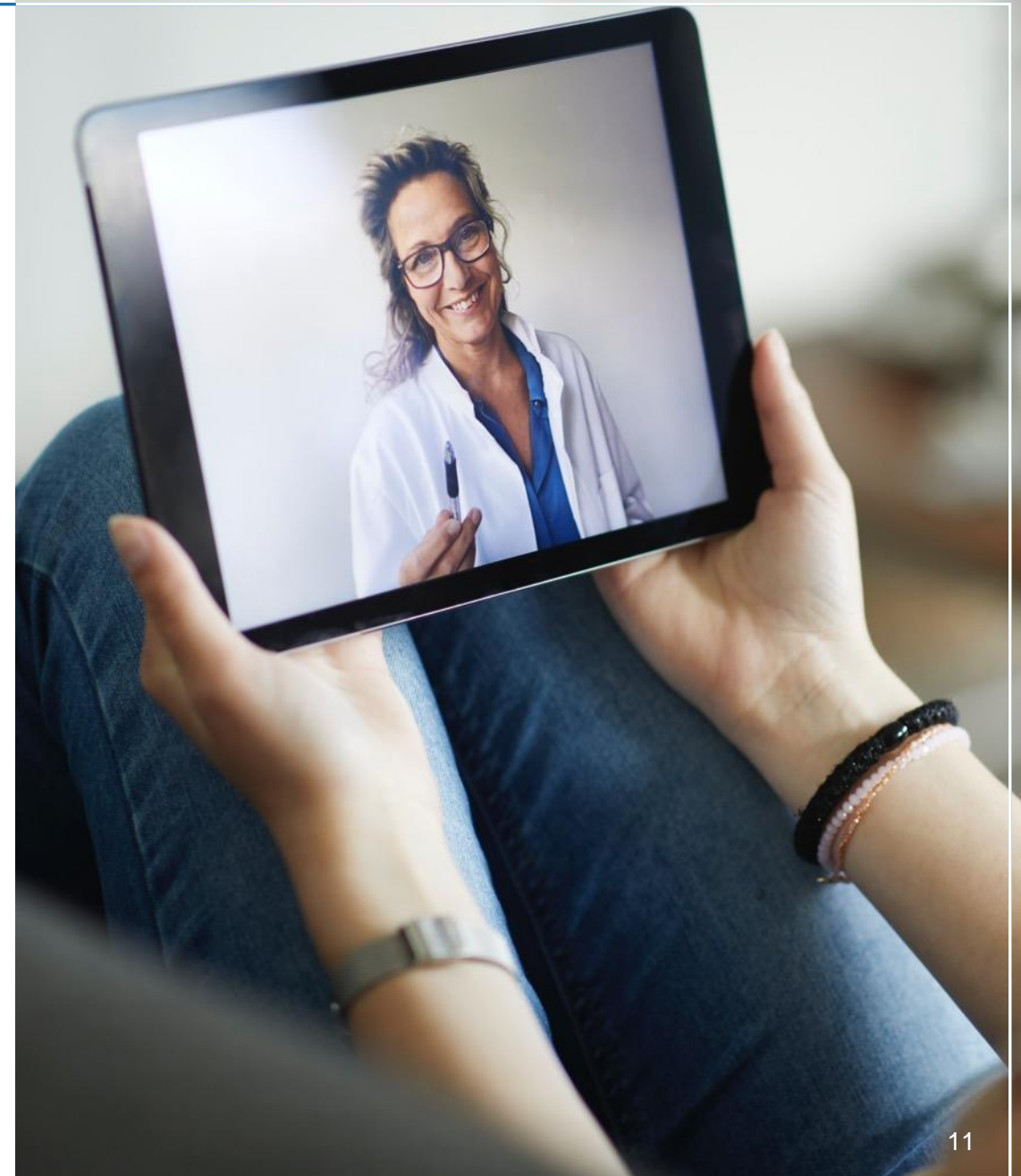


News about the ER

When you have a true health emergency, go to the nearest ER. New protections from the government mean an out-of-network ER will be paid in-network rates, and they aren't allowed to charge you more than you would pay for an in-network ER visit for a true health emergency.

Extras Just for You

- › We're revamping our telehealth benefit in 2023 to offer you even more
- › Member discounts on health and wellness products like workout gear and food items at **bcbst.com/memberdiscounts**
- › Low-cost access to more than 10,000 fitness centers
- › Free identity protection



More Extras



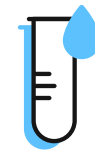
ConsumerMedical

If you have a serious medical condition or are considering treatment options, you can get a second opinion from a team of experts.



Hinge Health

You and your eligible family members can get help for back, joint and muscle pain with personalized exercise therapy from the comfort of home.



Diabetes Prevention

If you're eligible, you can enroll in the diabetes prevention program for healthy living tips, health coaching and more.

Benefits on Your Time

We make it easy for you to use your benefits through our website and our mobile app. Your secure account on both lets you take control of your health.



You can even sign up for emails and texts to reduce the amount of mail we send you. Visit our website at **bcbst.com/tn_state**.

You can:

- › Find a doctor
- › Estimate care costs
- › Pay doctor bills (for some providers)
- › Download ID card through Apple Wallet (app only)
- › Talk with a doctor (costs apply)
- › Chat with us if you need help
- › Get personal support through our new digital platform

Go Digital for Less Hassle

Go to **bcbst.com/tn_state** and visit the **Resources** tab to see a library of resources, documents and answers — all in one place.

- › Our online resources are kept up-to-date to get you the most accurate information possible.
- › Zoom in with digital files for easier reading.
- › Why carry a provider directory that's more than 1,000 pages long? Try our find care tool instead. Just log in at **bcbst.com/findcare**.

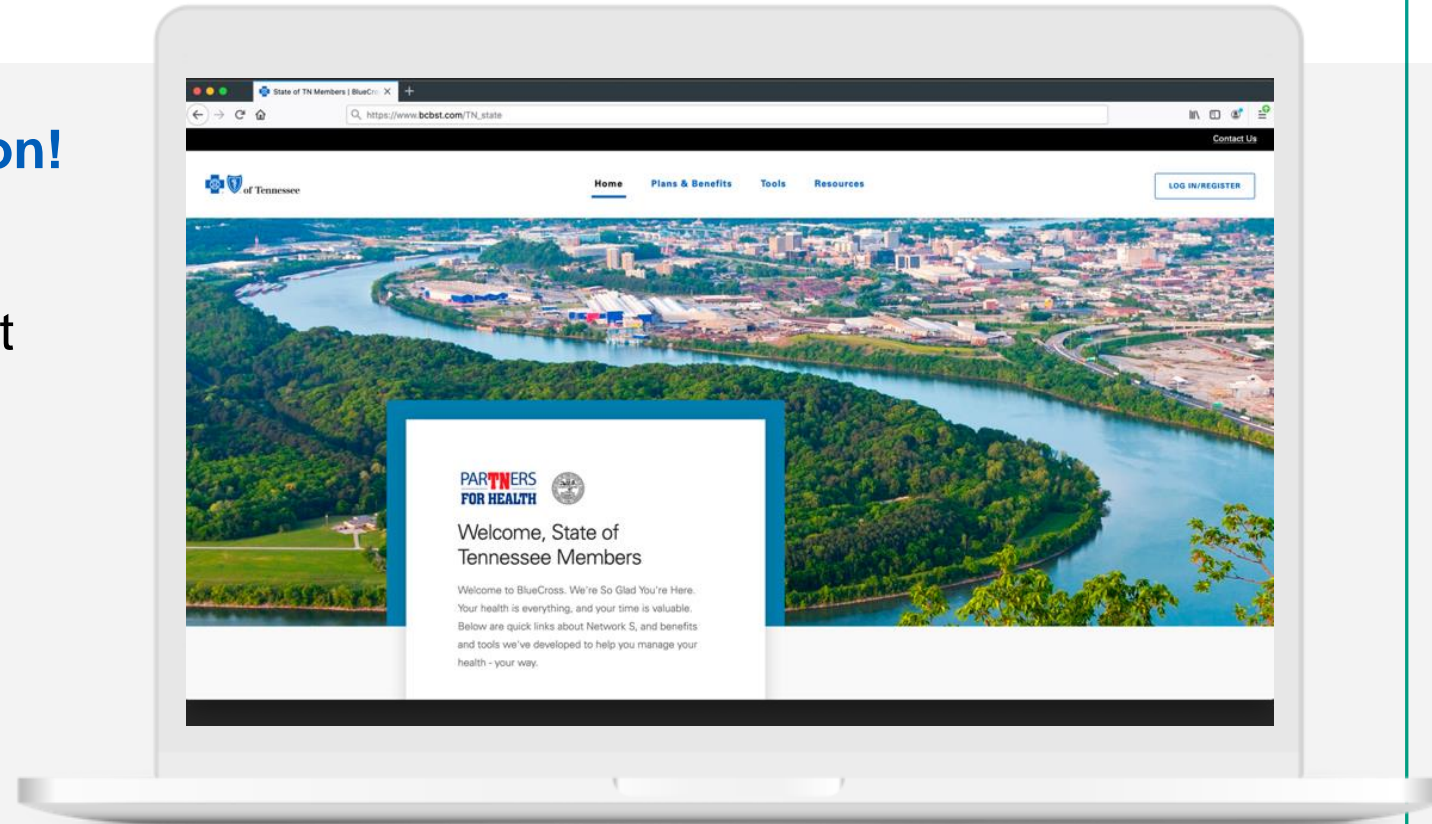


We're Right Here for You

You can choose your health plan soon!
We hope you choose BlueCross.

Visit **[bcbst.com/tn_state](https://www.bcbst.com/tn_state)** to learn about all your plan options and details.

You can also call us at **1-800-558-6213**
7 a.m. – 5 p.m. CT (Mon.–Fri.).
We can answer questions about networks, plans, benefits and more.



Thank You



BlueCross BlueShield of Tennessee, an Independent Licensee of BlueCross BlueShield Association



State of Tennessee

YOUR MEDICAL PLAN OPTIONS

Plan year: 2023

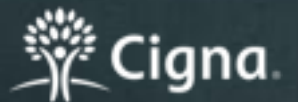
Contents

- Networks (LocalPlus & OAP)
- Cigna Tools & Programs
- Virtual Health
- Program Additions (Omada DPP, Bone & Joint Health, RecoveryOne, & Consumer Medical/Alight)
- Customer Support & Advocacy
- Contacts
- Q&A





NETWORKS



Getting care when and where you need it



In a LocalPlus Network¹ area?

Whether you're home or in any LocalPlus Network area, you must visit a health care provider or facility in this network to receive in-network coverage



Need care away from home?

If you're temporarily away from home and need care, look for a participating LocalPlus doctor. Or if you are outside a LocalPlus service area, you can use providers or facilities in our Away From Home Care feature



Outside the network?

If you choose to go outside the LocalPlus Network (or the Away From Home Care feature), your coverage will be considered out-of-network

1. The LocalPlusNetwork is smaller than Cigna's national Open Access Plus (OAP) Network. In this plan, you have access to in-network benefits only from the health care professionals and facilities in the LocalPlusNetwork when in a LocalPlusNetwork service area. For a paper directory, call Cigna at 1.800.997.1617.

A health plan that lets you choose which doctors to see and when

Open Access Plus (OAP)

- OAP Network
- Largest Network in Tennessee
- Nationwide Network
- Using doctors and health care facilities in the Cigna network may keep your costs lower
- You can choose doctors or facilities not part of the Cigna network, but your costs may be higher
- **HCA Tristar facilities and physicians are in the Open Access Plus (OAP) network**
- **Ascension St Thomas facilities and physicians are in the Open Access Plus (OAP) network**



TAKE CONTROL OF YOUR HEALTH AND YOUR HEALTH COSTS

Here are a few easy ways to save on out-of-pocket health care expenses:



Stay with in-network
providers and facilities



Visit an urgent care center instead of the ER for non-life-threatening health concerns



Use a convenience care clinic (inside supermarkets, pharmacies and other retail stores) for routine care



Access virtual care¹ through MDLIVE[®] 24/7 for a range of minor conditions

1. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna medical members aged 18 and older.

This information is for educational purposes only. It is not medical advice. Always consult your doctor for examinations, treatment, testing and care recommendations. In an emergency, dial 911 or visit the nearest emergency room.



A woman with dark, wavy hair, wearing a blue long-sleeved shirt, is seated at a white kitchen counter. She is looking down at a tablet computer held in her left hand, with her right hand holding a pen over an open notebook. The background shows a kitchen with white cabinets, a tiled backsplash, and a window with potted plants. A blue banner is overlaid on the left side of the image.

TOOLS, PROGRAMS, & RESOURCES

So many ways to connect with Cigna. Whenever / Wherever



Cigna.com

- › Simple to navigate
- › Find what you're looking for, quickly and easily



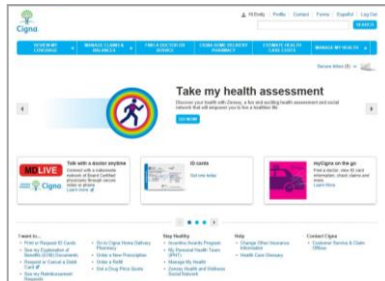
Interactive Voice Response (IVR)

- › Our “natural language” system



Always “on” customer service

- › 24/7/365 live phone support**
- › Chat during certain hours



myCigna.com

- › Personalized
- › Easy access to doctor and facility searches, cost and quality of care, and more.



Cigna mobile

- › All Cigna sites available via any web-enabled mobile device

** For Cigna medical and dental plans.



- Find / locate providers and compare cost and quality ratings.
- **View** the status of claims.
- **Create** a Personal Health Record
- **Order** a new ID card or print a temporary one.
- **Learn** about your plan's details.
- **Find** information on health conditions, first aid and much more
- **Verify** plan details such as coverage, copays and deductibles.



MAKE MYCIGNA YOUR PERSONAL HEALTH PLACE

Enjoy a simple way to personalize, organize and access your important plan information.

Register on myCigna.
Once you do, you can log in anytime, anywhere to:

- › Manage and track claims
- › View ID card information
- › Find doctors and compare cost and quality ratings
- › Review your coverage
- › Track your account balances and deductibles
- › Refill your prescription drugs online and check order status with Cigna Home Delivery PharmacySM

Register today! Visit myCigna.com or download the myCigna Mobile App*.

Download on the App Store | GET IT ON Google play | Available on Kindle Fire | Get it on BlackBerry World

Go to myCigna.com to go paperless!
After you register, you can set up paperless communications. Just log in to myCigna.com and select "Go Paperless".

 Cigna.

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The myCigna® app* goes one step further



- › Instant, real-time access to health plan information, on the go
- › Store and organize info right on your smartphone
- › Easy and simple navigation
- › Completely personalized
- › Available with data or Internet connection

24-Hour Health Information Line

- Access to experienced Registered Nurses 24/7, across all U.S. time zones.
- Available in English, Spanish and for the Hearing Impaired.
- Access to Podcasts and Audio Health Information Library for information on topics including aging, women's health, nutrition & surgery.



MAKE THE CALL

The health information line is here for you 24/7
It can be a fever in the middle of the night or a question about a popular medication. Whether you're looking for general information or have a specific health concern, the health information line is open 24 hours a day, seven days a week.


Dial **800.Cigna24** and you'll be connected with a nurse who is ready to help answer your health questions.

And there's more
You can also listen to hundreds of podcasts in English and Spanish on almost any health topic to be better informed about your health. To listen:

- › Select a topic and download podcasts to your mobile device* or listen via live-stream on your computer
- › Call the health information line, follow the voice prompts, enter a code for the audio library and you'll be listening in seconds

*Standard mobile phone carrier and data usage charges apply.

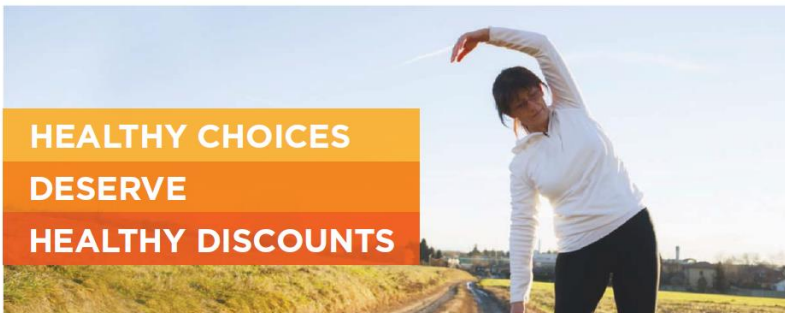
For more information, visit myCigna.com or call **800.Cigna24**



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Healthy Rewards

Health & Wellness



**HEALTHY CHOICES
DESERVE
HEALTHY DISCOUNTS**


Start saving today with Cigna Healthy Rewards**
Just use your medical insurance ID card when you pay and let the savings begin.
Get discounts on the health products and programs you use every day for:

- › Weight management and nutrition
- › Fitness
- › Mind/body
- › Vision and hearing care
- › Alternative medicine
- › Healthy lifestyle

Real brands. Real discounts. Real awesomeness.

Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.

To start saving today, visit myCigna.com or call 800.870.3470.



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Provides discounts when you use Healthy Rewards providers

- Fitness
- Weight Management & Nutrition
- Tobacco Cessation
- Mind/Body
- Vision & Hearing
- Vitamins, Health & Wellness Products
- Alternative Medicine
- Dental
- Healthy Lifestyle



VIRTUAL CARE¹



Cigna has partnered with MDLIVE® to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you.

Primary Care

Preventive care, routine care and specialist referrals

- Preventive care checkups/wellness screenings available at no additional cost²
- Routine care visits allow you to build a relationship with the same primary care provider (PCP)
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities³

Urgent Care

On-demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the ER
- Prescriptions available, if appropriate

Dermatology⁴

Fast, customized care for skin, hair and nail conditions — no appointment required

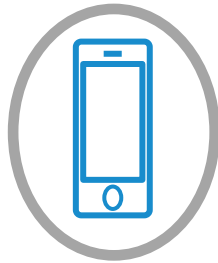
- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

1. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna medical members aged 18 and older.
2. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost \$0 and will follow their preventive benefit.
3. Limited to labs contracted with MDLIVE for virtual wellness screenings.
4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.



The Cigna Diabetes Prevention Program in collaboration with Omada

A digital behavior change solution that takes diabetes prevention to a new level



Digital platform expands reach, accessibility and measurability



Lifestyle and behavior change program for up to two years



Centers for Disease Control and Prevention **fully** recognized*



Advanced analytics identify coverage- and clinically eligible, high-opportunity employees

*Adam Brickman, "Digital Therapeutics Pioneer Becomes Largest Diabetes Prevention Program Provider to Achieve Milestone", May 30, 2018.

<https://www.omadahealth.com/press/press-release-omada-health-achieves-full-cdc-approval--may>

The Cigna Diabetes Prevention Program is offered through Omada Health, Inc., an independent company/entity.

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BONE & JOINT HEALTH BENEFIT PROGRAM

SIMPLE. PREDICTABLE. AFFORDABLE.

Enhanced benefit
\$0 cost for surgery = no bills, no surprise costs*

Access to a select group of quality, in-network providers**

Concierge service with guidance and support at every step

Quality care close to home with travel benefits when needed***

Peace of mind

*Admission through discharge. For non-HSA plans, the employer's plan pays 100% of eligible expenses. For HSA plans, the employer's plan pays 100% after deductible is met. **Providers identified as having top results based on Cigna's quality and cost-efficiency measures. ***Travel by car.



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Bone & Joint Health Benefit Program

- Low Back Disk Surgery
- Hip Replacement
- Knee Replacement
- Laminectomy
- Spinal Fusion
- Shoulder

Travel Benefit

The program includes a travel benefit to help pay for eligible transportation and lodging expenses for you and one companion / caregiver when you must travel 60+ miles to reach a program provider.

- Travel for a eligible surgical procedure to a participating facility
- Travel for eligible follow-up care
- Travel amount will vary based on treatment plan, location, duration of facility stay
- Not to exceed \$600 per qualified procedure
- Bank of America Visa Travel Card
- May use toward gas, bus, parking, taxi, vehicle rental, hotel/motel (see travel benefit flyer)
- Travel must be directly related to your surgery



ConsumerMedical Expert Medical Opinion Program

Support for ALL health conditions including Cancer, Cardiology, MSK and more

The ConsumerMedical team will:

- Check the credentials of your current doctor and verify their skills in treating your condition to make sure you are in the right hands
- Find the most qualified doctors and top-rated hospitals in your area and insurance network
- Arrange a first and second opinion, either in-person with a local physician or virtually with **world-class physicians**
- Access via web portal, app, and phone
- ConsumerMedical performs all medical records collection
- Provide extensive information on all available treatment options
- Help you decide if an elective surgery is right for you by weighing the risks, benefits, and alternative treatments video, asynchronous video, and written consults

World Class Remote Network Including:



The State of Tennessee is pleased to offer this valuable benefit at **no cost** to all employees and eligible dependents enrolled in the Cigna health plan.



We connect coverage and care seamlessly 24/7/365

By phone – 1.800.997.1617

WHEN IT MATTERS MOST

Finding quality care

Helping with claims / bills

Understanding how to get
the most from the plan

Getting the right treatment care

Managing life-changing diagnoses



**Customer Service
& Advocacy**



We're here 24/7/365



By phone – 1.800.997.1617

- Call anytime day or night for live customer service

Cigna has set up a State of TN url.

Go to www.cigna.com/sites/stateoftn/

- **Medical Plan information (LP & OAP)**
- **State of TN Directory PDF**
- **State of TN LP & OAP Searchable Directory Links**
- **Valuable Program Information**

*Available for Cigna Choice Fund® Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) plans only.

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Contacts

Materials

Celeste Sims
615.595.3134
Celeste.Sims@Cigna.com

Enrollment Meetings / Benefit Fairs/ Schedule On-Site Dental Services

Middle, TN

Cindy Sexton
615.595.3389
Cynthia.Sexton@Cigna.com

West, TN

Cato Johnson III
901.748.4130
Cato.Johnson@Cigna.com

East, TN

Deb Williams
860.902.2815
Deborah.Williams@Cigna.com



QUESTIONS AND ANSWERS



You cannot open an HSA if, in addition to coverage under an HSA-qualified High Deductible Health Plan ("HDHP"), you are also covered under a Health Flexible Spending Account (FSA) or an HRA or any other health coverage that is not a HDHP. The HSA provider and/or trustee/custodian will be solely responsible for all HSA services, transactions and activities related thereto. Neither your employer nor Cigna is responsible for any aspects of the HSA services, administration and operation.

Rates will vary by plan design. Coverage is subject to any applicable plan deductibles, copay and/or coinsurance requirements. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans have exclusions and limitations. For costs and details of coverage, see your enrollment materials. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's group insurance certificate, summary plan description or group service agreement – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

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Upcoming Insurance Carrier Webinars

- Sept. 22: Life Insurance (state/higher ed only)
- Sept. 23: Vision
- Sept. 29: Health Savings Account/Flexible Spending Accounts (FSAs - state/higher ed only)
- Sept. 30: Dental

Go to **tn.gov/PartnersForHealth > Annual Enrollment > About Enrollment** for a flyer on these webinars and to add a calendar link

Recordings will be posted on the ParTNers **YouTube page** – found by going to the **Videos** page, clicking the ParTNers YouTube link at top, go to **2022 Employee Webinars** playlist.

Employee Educational Webinars

Learn about your 2023 benefits options, changes, premiums and ask questions.

State and higher education (CT)

- Wednesday, Sept. 28, 1-2 p.m. CT
- Wednesday, Oct. 5, 2-3 p.m. CT
- Thursday, Oct. 13, 10-11 a.m. CT

Local education/local government (CT)

- Wednesday, Oct. 5, 10-11 a.m. CT
- Thursday, Oct. 13, 2-3 p.m. CT
- Wednesday, Oct. 19, 3-4 p.m. CT

Go to **tn.gov/PartnersForHealth** > **Annual Enrollment** > **About Enrollment** for a flyer and instructions

tn.gov/partnersforhealth

PARTNERS
FOR HEALTH

Annual Enrollment Materials

2023 Annual Enrollment benefits information and materials are available under the [Annual Enrollment tab](#). Here are links to specific information:

- Find [10 Things You Need to Know video](#) under [Annual Enrollment](#)
- Find enrollment details under [About Enrollment](#).
- Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
- Find all premium charts under [Premiums](#) tab at top of homepage
- Find updated forms under Publications, then [Forms](#).
- Retirees have their own page under [For Retirement](#).
- The Employee Self Service instructions and videos will be complete by Oct. 1.

Find **Insurance Comparison Charts** under [Publications](#):

- [State and higher education Insurance Comparison Chart](#)
- [Local education and local government Insurance Comparison Chart](#)



QUESTIONS?

Press microphone or *6 to un-mute your line

Use the chat function – bottom right of screen

www.tn.gov/ParTNersForHealth

Click the **green Help button** to chat with a representative

Email: benefits.info@tn.gov